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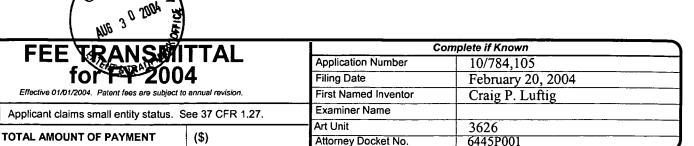
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TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Application No.	10/784,105
Filing Date	February 20, 2004
First Named Inventor	Craig P. Luftig
Art Unit	3626
Examiner Name	
Attorney Docket Number	6445P001

Total Number of Fages III This Submiss	Attorney Docket Number	64451	7001				
ENCLOSURES (check all that apply)							
Fee Transmittal Form	Drawing(s)		After Allowance Communication o Group				
Fee Attached	Licensing-related Papers		Appeal Communication to Board of Appeals and Interferences				
Amendment / Response	Petition		Appeal Communication to Group Appeal Notice, Brief, Reply Brief)				
After Final Affidavits/declaration(s)	Petition to Convert a Provisional Application	│□ F	Proprietary Information				
Extension of Time Request	Power of Attorney, Revocation Change of Correspondence Address		Status Letter				
Express Abandonment Request	Terminal Disclaimer		Other Enclosure(s) Dilease identify below):				
Information Disclosure Statement	Request for Refund	Co	opies of References cited				
PTO/SB/08	CD, Number of CD(s)						
Certified Copy of Priority Document(s)							
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Basic Filing Fee Declaration/POA	Remarks						
Response to Missing Parts under 37 CFR 1.52 or 1.53							
SIGNATUR	OF APPLICANT, ATTORNEY, OR AG	ENT					
Firm Eric T. King, R	eg. No. 44,188						
4	OKOLOFF, TAYLOR & ZAFM	AN LL	,P				
Signature G							
Date August 26, 2004							
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Name (Print	t/Type)) I	Eric T	. King				'egistratio .ttomey/Ager		4	4,188	Telephone	(714)	557-38	800

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Date

Signature

TOTAL AMOUNT OF PAYMENT

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Docket No.: 6445P001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re the Application of:

CRAIG P. LUFTIG

Application No.: 10/784,105

Filed: February 20, 2004

For: Integrating Defined Contribution Accounts

Into A Claim Payment Processing System

Art Group: 3626

Examiner:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. §1.97

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

In accordance with the duty of disclosure, enclosed is a copy of IDS Citation Form PTO/SB/08 or PTO-1449, together with copies of the documents cited on that form, except for copies not required to be submitted (e.g., copies of U.S. patents and U.S. published patent applications need not be enclosed for applications filed after June 30, 2003). This IDS and IDS Citation Form are being submitted before the mailing of a first Office Action. It is respectfully requested that the cited references be considered and that the enclosed copy of PTO/SB/08 be initialed by the Examiner to indicate such consideration and a copy thereof returned to applicant(s).

-1- 6445P001

The submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made in the subject application and is not to be construed as an admission that the information cited in this statement is material to patentability.

Please charge any fees due to Deposit Account 02-2666. A duplicate copy of the Fee Transmittal (PTO/SB/17) is enclosed for this purpose.

Respectfully submitted,

BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP

Date: August 26, 2004

Eric T. King, Reg. No. 44,188

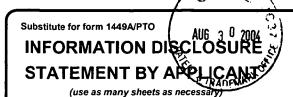
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Nicole Erquiaga)

08-26-04

Date



 Complete if Known

 Application Number
 10/784,105

 Filing Date
 February 20, 2004

 First Named Inventor
 Craig P. Luftig

 Art Unit
 3626

 Examiner Name
 Attorney Docket Number

 Attorney Docket Number
 6445P001

Sheet 1 of 1

			U.S. PATE	NT DOCUMENTS			
Examiner	Cite	Document Number	Publication Date	Name of Patentee or	Pages, Columns, Lines, Where		
Initials*	No.'	Number - Kind Code² (if known)	or Issue Date MM-DD-YYYY	Applicant of Cited Document	Relevant Passages or Relevant Figures Appear		
/K.H./	L	US-4,667,292	05-19-1987	Mohlenbrock et al.			
/K.R./	1	US-5,070,452	12-03-1991	Doyle, Jr. et al.			
/K.R./		US-5,253,164	10-12-1993	Holloway et al.			
/K.R./		US-5,301,105	04-05-1994	Cummings, Jr.			
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		FOR	REIGN PATEN	T DOCUMENTS		_
Examiner	Examiner Cite No.¹	Foreign Patent Document			Pages, Columns, Lines,	
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/K.R./		WO 01/27719	04-19-2001	Hoerle, et al.		
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Examiner Signature	/Kristine Rapillo/	Date Considered	01/05/2009	
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*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication.

'Applicant's unique citation designation number (optional). ²See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of reign of the Emperor must precede the serial number of the patent document. ⁴Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 18 if possible. ⁴Applicant is to place a check mark here if English language Translation is attached.

Based on PTO/SB/08A (08-03) as modified by Blakely, Solokoff, Taylor & Zafman (wlr) 08/11/2003.